

Civilian Guidepost

Compiled and Edited by

CIVILIAN PERSONNEL DIVISION, MARINE CORPS BASE, CAMP LEJEUNE, NORTH CAROLINA

Issuance of this periodical approved in accordance with Department of the Navy Publications and Printing Regulations

VOLUME 29 NO. 2

27 January 1984

COVER-UP CAPER

A federal employee who helped cover up a theft of government property was properly discharged, according to the U. S. Court of Appeals at San Francisco.

The employee, an electrician for the Department of Energy, was charged with participating in a scheme to cover up the attempted theft of \$418 worth of government-owned electrical wire. The wire had been obtained by two co-workers who made unauthorized use of government purchase orders. When DOE began an investigation of the theft, the co-workers approached the employee and asked him to help them cover up the crime. He agreed to do so by buying wire from a local electrical supply store and placing it in the government supply bins. The scheme failed, however, and all three men were fired. The employee appealed his discharge to the Merit Systems Protection Board, arguing that discharge was too harsh a penalty for his minor role in the incident, and that his removal did not promote the efficiency of the agency. In addition, the worker argued that management had failed to consider mitigating factors in his case. MSPB, however, affirmed the dismissal.

MSPB's decision to uphold the removal had a reasonable basis, the court rules. Maintaining that courts should reverse MSPB decisions to sustain firings only where the offense committed is "extremely minor," the court dismisses the contention that the employee's offense was not grave. "The cover-up of a crime is no less reprehensible merely because the plan never had any chance of succeeding," the court says, pointing out that the employee could have been indicted for conspiracy.

The court also dismisses the worker's argument that the removal did not promote the efficiency of the agency. "When an employee is dismissed for an offense involving deliberate deception," the court decides, the connection between the employee's misconduct and the efficiency of the service is "obvious." Finally, mitigating factors, such as the employee's long service and good work record were outweighed by the agency's need to be sure that it can trust employees who work with or near government property, the court rules. (*McClasky v. Department of Energy*, CA 9, No. 82-7528, Oct 18, 1983) (Reprinted by permission from *The Government Manager*, copyright 1983, by The Bureau of National Affairs, Inc., Washington, D.C.)

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Eye-sight is more effective than hear-say.

EFFECTIVE DATE OF RETIREMENT ANNUITIES

Several employees have recently raised questions regarding the effective date of their retirement annuity if they should retire in the middle of the month. The pertinent law provides that a retirement annuity for persons who retire after the 3rd of any month will not commence until the first day of the following month. For example: John Doe's eligibility for optional retirement is reached on 16 February. If John retired on the 16th of February, his retirement annuity would not begin until 1 March. If he waited and retired at the end of February or by the 3rd of March, his annuity would start the following day. Therefore, it is to John's advantage to work a few more weeks to avoid a gap in annuity pay for the period 16-29 February. When planning your date of retirement, you should also keep in mind that it takes between 6-8 weeks for that first retirement check to arrive, so you will need to be prepared to cover your expenses from savings and any lump sum leave payment.

Questions regarding this or other retirement matters may be answered by contacting Mary Turpin at extension 1579.

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BLACK HISTORY MONTH February 1984

As we observe Black History Month, we can take additional time to remember the contributions of the past and the promise of the future.

Blacks have been an integral part of America's society and struggles since the beginning of our nation in 1775. Black professionals, scientists, inventors, authors and scholars have risen to top positions in their fields. Black musicians, singers, entertainers, and athletes have found success in their careers.

The most recent Columbia shuttle flight crew included the first Black American in space. Astronaut LtCol Guion S. Bluford, USAF, served as the Mission Specialist. Astronaut Bluford is a native of West Philadelphia and a graduate of Pennsylvania State University.

Through the month, the Base Central Library (Bldg. 63) will feature books and displays about Black Americans and Black Heritage.

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Call 451-3928 - The CLNC HOTLINE to report incidents of WASTE, FRAUD, ABUSE, CORRUPTION

INTERNAL STAFFING ANNOUNCEMENTS

(For Civil Service Employees)

Open Continuously

Clerk-Stenographer, GS-4, Ann. No. 8-84
Clerk, GS-2 and Clerk, GS-3, Ann. No. 10-84
Clerk-Stenographer, GS-3 and Clerk-Typist GS-3, Ann. No. 12-84
Laundry Worker, WG-2 and Presser, WG-2, Ann. No. 14-84
Practical Nurse, GS-3 TARGET GS-4, Ann. No. 15-84
Laborer WG-2 and WG-3, Custodial Worker, WG-2, Ann. No. 16-84

Open for Specified Period

Training Instructor (Electrical Equipment Repair), GS-7, Ann. No. 23-84, closes 31 January 1984
Position Management Specialist, GS-11, Ann. No. 24-84, closes 31 January 1984
Purchasing Agent, GS-6 TARGET GS-7, Ann. No. 25-84, closes 31 January 1984
Supervisory Procurement Agent, GS-7 TARGET GS-9, Ann. No. 26-84, closes 31 January 1984



DON'T COMPLAIN . . . SUGGEST!

The high cost of Federal government is something about which many of us complain but few of us attempt to do anything. Show your concern . . . submit your cost-saving ideas through the Beneficial Suggestion Program. If your idea results in a first-year savings to the Government of only \$1,000, you will earn a cash award of \$100; and if your idea saves more, you will earn more.

If you need a Beneficial Suggestion Form, or have questions concerning the Suggestion Program, call extension 1579.

Half of life is luck; the other half is discipline--and that's the important half--without discipline you would not know what to do with your luck.

THE CA-1 DILEMMA

Recently many CA-1 forms (Employee's Notice of Traumatic Injury and Claim for Continuation of Pay/Compensation) have been received improperly completed. Once the injured employee has completed page 1 of the CA-1, it then becomes the supervisor's responsibility to ensure the employee has answered all blocks and to complete the reverse side of the CA-1 (Official Superior's Report of Traumatic Injury). The information completed by the supervisor is most important in determining if there is lost time, any medical bills incurred by seeing a private physician, or any circumstances surrounding the injury that might indicate a basis for controverting (challenging) Continuation of Pay (known locally as "TI"). When the CA-1 is received and not properly completed, it must either be returned or telephone calls made to verify or obtain information. The proper and expeditious handling of this and other forms can greatly enhance the employee's receipt of appropriate benefits. Base Order 12810.1 contains detailed information for completing and processing this and other forms incident to this program. Additionally, technical questions can be answered by calling Mary Turpin at extension 1579.

NEW UNION OFFICERS ELECTED

AFGE Local 2065, at its biennial election in November 1983, elected new people to its top three offices. Mr. Harold E. Melton, Jr., Naval Hospital, was elected President. He is the first Naval Hospital employee to hold that office. Mr. Ed Vavla, Base Special Services Department, was elected Executive Vice President and Mr. Harmon E. Parker, retired, was elected Secretary-Treasurer. The new officers assumed office on 16 December 1983. Congratulations!

A complete list of officers and stewards will be published later.

SMOKING FACTS

Cigarette smoking:

--raises the blood pressure 10-20 points.

--blocks the filtering activity of the lung's air sacs, thus permitting cancer-causing materials to collect.

--restricts the blood vessels and breathing movements of unborn babies in women who smoke, while also reducing the oxygen level of their blood.

--drives up the level of fatty acids in the blood which may cause the deposit of artery-clogging plaques.

--causes allergic reactions in many non-smokers.

THOUGHT FOR THE DAY: Past failure often furnishes the finest material from which to build future success.

DEPENDENTS' AID REMINDER

The current collection period for the Dependents' Aid Association closes 31 January. Members who desire to continue their membership, and eligible employees who are not members but desire to become members, must pay their assessment/membership fee (\$2) to their collector no later than 31 January. Total membership as of the last collection period was 2,130.

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ASBESTOS SCREENING

There is an illness that people can contract from the breathing of asbestos fibers. Exposure to fibers can come from many sources, the most common from industrial exposure in industries or occupations that work with asbestos. To attempt to locate people who may have this problem, a screening program is being started. It begins with completion of a questionnaire which has by now been (or soon will be) distributed to all employees of the Camp Lejeune/New River Complex. Depending on a person's answer to the questions, the program will either end there or move on to an individual interview with a medical technician of the Naval Hospital's Preventive Medicine Unit. That interview may lead to a physical examination and possible placement in a follow-up screening on an annual or triennial basis. The time necessary for participation in the program will be done on the clock. Possible benefits to employees from this new program are the early detection of this particular illness as well as other respiratory problems. Base Order 6262.1 of 12 August 1983 details this program.

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TOP-QUALITY PERFORMANCE REWARDED

Performance Awards approved during the period 1 October 1983 through 31 December 1983 are as follows:

Quality Step Increase Recipients

Logistics Department: DSSC Division, Gladys L. Pace, Elizabeth D. White.

Naval Hospital: Occupational and Preventive Medicine Service: Eugene M. Ennis, John M. McCloskey; Patient Service, Joan L. Ennett.

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WORK HOURS CHANGE FOR CPD EMPLOYEES

As you may have already noticed, a problem exists with rush hour traffic exiting the Main Gate at the conclusion of normal working hours. In order to attempt an enhancement of traffic flow, a change in Civilian Personnel Division (CPD) employee working hours for a 30-day trial period is being conducted.

During this period, the work hours for the majority of CPD employees will be 0730-1600. All branches of CPD will be open but will be staffed with only a skeleton crew from 1600-1630. For the best possible service, customers are encouraged to make their calls and appointments with CPD during the new hours 0730-1600.

KEROSENE HEATERS: USE WITH CAUTION

If you are thinking of getting a kerosene heater, the National Safety Council offers the following advice:

First, check to see if kerosene heaters are allowed where you live. Their use is prohibited on military bases and in military housing and government buildings. Some states and counties restrict or limit their use.

If the sale and use is not prohibited in your area, look for the newer models with built-in safety features. Features to look for are: Safety shut-off devices, guard rails, low center of gravity (to reduce tipping and spilling), double walls and push-button "on" switch so you don't have to use matches.

Burn only kerosene. Never use gasoline, white gas, campstove fuel or other fuels. They are extremely hazardous if used in kerosene heaters.

The kerosene should be Grade #1 (it looks clear, like water). Yellow or colored kerosene will smoke, smell and mess up your wick.

Keep your kerosene in an approved container, clearly marked KEROSENE, away from living quarters.

Refill the heater away from living quarters when the heater is cool. Use a siphon pump to keep from spilling fuel.

Place the heater away from curtain, furniture, papers, clothes or other things that will burn.

Some heater surfaces will get hot. Keep children away and instruct them to not touch the controls. Consider putting up a barrier to prevent them from contacting the heater.

Make sure enough air is circulating through the room. Open the door to an adjacent room. Open a window slightly in totally closed rooms.

Because the heaters have an open flame, don't use flammables like aerosol sprays, lacquers or gasoline in the same room.

When you turn the heater off, be sure the flame is all the way out.

Read and follow the manufacturer's instructions for using and maintaining the heater.

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CIVILIAN GUIDEPOST INFORMATION

The Civilian Guidepost is an official means of disseminating pertinent information of interest and benefit to civilian employees; therefore, it is the supervisor's responsibility to ensure that each employee receives a copy. Distribution is to be made every other Friday on payday.

Employees are encouraged to submit questions concerning their civil service employment to the editor. Questions submitted which are of interest to other civilian employees will be answered in the Guidepost as space permits. For information concerning the Guidepost, call extension 1579.

CPD JOINS THE COMPUTER AGE

If you're wondering about our change in format starting with today's issue of the Guidepost, CPD is now using new word processor equipment which adjusts margins automatically and evenly. The use of this equipment will not only enable us to process the finished product quicker, but will return the Guidepost to the more easily read format employees enjoyed in the past.

... CREDIT ...
MASTER OR SERVANT

Credit can be a powerful force in your life. If you use it intelligently and with restraint, it can help you obtain the things you want. If you stay its master it can serve you well. Nearly everyone in this country uses credit. Those who use it wisely can enjoy many of the things in life they could not have any other way.

**OPPORTUNITY
WITHOUT RISK.**

The biggest improvement in 40 years has made U.S. Savings Bonds an ideal investment.

A variable interest rate lets you share in rates offered by today's securities market. No limit on how much you might earn.

What makes this improved Bond ideal is that you're protected by a guaranteed minimum. And if the Bond is held to maturity, you'll double your money.

Take another look at this opportunity without risk.



A public service of this publication and The Advertising Council.

INSTALLMENT CONTRACTS

If you are planning to make an installment purchase, don't rush! Read the contract. If you don't understand it, don't sign it, seek assistance first. Be sure you understand and agree with what you sign. Never sign a contract with spaces left blank.

Be sure the contract describes exactly what you are buying. For example, if you are buying a camera, it should not just say "camera," but should give the make and model, the lens number, the body number, and such other identifying information. It should also list accessories that come with the camera and any additional ones you are paying for.

Be sure the contract contains all of the information required by the Truth in Lending Act. This includes the purchase price, the down payment to be made, the total amount due, the number of payments, the amount of each, and the dates on which payments are due. It should also show any trade-in allowance. Provisions made for when you can't pay or, equally important, for when you want to pay ahead must be stated.

By the time you are ready to sign the contract you should also understand to whom you make all payments and the seller's commitments for maintenance, service, or replacement. Be sure to get a copy of the contract to keep.

BORROWING MONEY

If you are planning to borrow money, before you sign a loan agreement ask the lender: What is the annual rate of interest? What is the total interest due? How much cash will I actually get? How will the balance be figured if I later refinance the loan? If I pay ahead of time, is there a penalty? Will I get a refund? How much?

Make sure before you sign the sales or loan contract that it contains all of the promises and agreements made by the seller or lender and, for your further protection, that it meets the Standards of Fairness and the Truth in Lending Act provisions.

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WISDOM FOR WORKERS

- The greatest HANDICAP . . . fear
- The easiest THING TO DO . . . find fault
- The most USEFUL ASSET . . . pride in workmanship
- The greatest STUMBLING BLOCK . . . egotism
- The greatest MISTAKE . . . giving up
- The most DISAGREEABLE PERSON . . . the complainer
- The worst BANKRUPTCY . . . loss of enthusiasm
- The meanest FEELING . . . regret another's success
- The greatest NEED . . . common sense
- The greatest COMFORT . . . work well done

DAA QUARTERLY FINANCIAL REPORT

This report represents a record of financial transactions made by the Dependents' Aid Association for the period 1 October 1983 through 31 December 1983.

Cash on hand 1 October 1983 \$8,123.39

INCOME:

Assessments	\$ 26.00	
Membership Fees	0.00	
Interest Earned	86.80	
Total Income		112.80

EXPENSES:

Payments to Beneficiaries	\$4,000.00	
Other	0.00	
Total Expenses		4,000.00

Cash on hand 31 December 1983 \$4,236.19

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VOLUME 29 NO. 16

10 August 1984

BENNY SUGGS PAYS OFF AGAIN



Ms. Lois M. Sarido recently was presented a \$1,000 cash award by Mr. A. K. Maready, Assistant Chief of Staff, Comptroller. Ms. Sarido received the award for adoption of her suggestion by Headquarters, U. S. Marine Corps to consolidate the Manpower Management System Netpay Roughroll Report with the Decentralized Suspect Payment Listing (SPL). Since both reports are generated in connection with military payroll, consolidation of both will eliminate the SPL and save payroll clerks time in processing military payroll. The award was based on intangible benefits.

Mr. Bobby E. Pearson, Naval Hospital, received a cash award of \$215 for his suggestion to cut unused 48" muslin wraps into size 36" and 24" wraps. These wraps will be used in the Sterile Room of Central Materials Management. The award was based on estimated first year net tangible savings of \$2146.58.

Mr. William E. Hudson, Base Maintenance Division, received a cash award of \$30 for his suggestion to replace 15 AMP three-way electrical switches in stock, with 20 AMP single pole switches. The 20 AMP switches are in more demand. The award was based on intangible benefits.

Mr. Ronnie C. Vick, Base Maintenance Division, received a cash (Continued on p. 3 -- BENNY SUGGS)

WHAT EVERY EMPLOYEE SHOULD KNOW ... ABOUT POSITION CLASSIFICATION

The legal basis for the classification of your position is Chapter 51, Title 5 of the U. S. Code.

Chapter 51, Title 5 of the U. S. Code provides that the principle of equal pay for substantially equal work shall be followed.

Individual positions are required to be placed in classes on the basis of their duties, responsibilities and qualification requirements.

Grade levels of positions are determined on the basis of the level of difficulty, responsibility and qualification requirements of the work.

Each position must be placed in its appropriate class and grade in conformance with or consistent with standards published by the Office of Personnel Management and/or the Department of the Navy.

(Continued on p. 2 -- CLASSIFICATION)

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UNAUTHORIZED VISITS TO CPD CONTINUE

Once again we need your help in order to serve you better. A significant number of employees who visit the Civilian Personnel Division each day do so without the knowledge of their supervisor. Such visits during working hours constitute unauthorized absence from the job.

Employees who have questions or need information regarding personnel matters are expected to first talk with their supervisor, who in many cases can answer the question or obtain information without the employee having to leave the work area. However, upon request, supervisors will arrange appointments for employees to visit the Civilian Personnel Division. Civilian Employee Pass (MCBCL 5512/5) will be issued by supervisors to employees for this purpose. Supervisors should require return of the form when employees return to duty.

Visits will be scheduled at a time that will least interfere with work schedules. Employees' absence from the job for this purpose will not be charged to leave. Transportation may be furnished on an available basis to reduce the time required for visit. (Ref. Base Order 12790.1E)

Your cooperation will not only enable man hours to be saved on the job, but will also help us to render faster and better service to you.

INTERNAL STAFFING ANNOUNCEMENTS

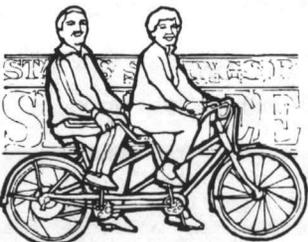
(For Civil Service Employees)

Open Continuously Until 31 December 1984

Clerk-Stenographer, GS-4, Ann. No. 8-84
Food Service Worker, WG-2, Ann. No. 9-84
Clerk, GS-2 and Clerk, GS-3, Ann. No. 10-84
Clerk-Stenographer, GS-3 and Clerk-Typist GS-3, Ann. No. 12-84
Laundry Worker, WG-2 and Presser, WG-2, Ann. No. 14-84
Practical Nurse, GS-3 TARGET GS-4, Ann. No. 15-84
Laborer WG-2 and WG-3, Custodial Worker, WG-2, Ann. No. 16-84
Food Service Worker, WG-3 and WG-4, Ann. No. 60-84

Open for Specified Period

Motor Vehicle Operator, WG-7, Ann. No. 129-84, closes 13 August 1984
Supervisory Computer Operator, GS-7 TARGET GS-9, Ann. No. 130-84, closes 22 August 1984



**Get out!
Enjoy!
Cycle in the sun.**

When you're financially fit, it's easy to get away for awhile. But when your money situation gets out of shape, what do you do?

You could start shaping up your savings through the Payroll Savings Plan. You could start working out now. Work out whatever you wish with U.S. Savings Bonds.

LEAVE OF ABSENCE FOR DISABLED VETERANS
IN NEED OF MEDICAL TREATMENT

Executive Order 5396 provides that sick leave, annual leave, or leave without pay must be granted when properly documented and requested by disabled veterans who seek treatment or examination, or who are absent in connection with their disabilities. Excused absence is inappropriate for such purposes.

Upon the presentation of an official statement from duly constituted medical authority that medical treatment is required, such leave as may be necessary shall be granted in order that the veteran may receive such treatment, all without penalty in the veteran's efficiency rating.

The granting of such leave is contingent upon the veteran's giving prior notice of definite days and hours of absence required for medical treatment in order that arrangements may be made for carrying on the work during the absence.

Questions concerning entitlement to leave under the provisions of the Order may be referred to the Civilian Personnel Division, extension 1579 or 1458.

Call 451-3928 - The CLNC HOTLINE to report incidents of WASTE, FRAUD, ABUSE, CORRUPTION

(CLASSIFICATION)

You may review Office of Personnel Management classification standards upon request to your supervisor who can get pertinent standards for you.

You may have a copy of the position description for your position or you may see a copy upon request to your supervisor.

You may appeal the classification of your position within the Department of the Navy; your supervisor will tell you where you can get information about this.

You may also appeal the classification of your position to the Office of Personnel Management, and your supervisor will tell you where you can get information about this.

Your position description should be an accurate and current description of the duties and responsibilities assigned to you and performed by you; see your supervisor to have the description changed whenever there is a material change in your major duties and responsibilities.

SELECTING A HEALTH INSURANCE PLAN?
DON'T GET CAUGHT IN THE TRAP

One of the most important decisions Federal employees must make when first coming on board and yearly in Open Season is that of choosing a health benefits plan. A common mistake made by many is that of choosing a particular plan simply because someone they know has it and says it's a good one. Don't get caught in this trap. A health benefits plan should be selected with the idea in mind of meeting your and your family's particular needs and not because a friend has had good luck with the plan "paying off." What's great for one person may not be so great for someone else.

There are some 13 different plans available for Federal employees to select from in this area. Careful consideration should be given to each plan; its pros and cons as compared to the others, costs, etc.

To assist you in your selection, the Employee Relations Branch, Civilian Personnel Division, has brochures on all Federal Health Benefit Plans that explain the coverages the various plans offer. Employees may borrow brochures on any of the plans by calling extension 1579 or visiting the Employee Relations Branch, Building 33.

Don't make the mistake of enrolling in a plan because everyone you know has it. Take your time in making your selection and choose the plan that's best for you.

CALLING SOMEONE?

Employees are reminded that official telephones are provided for transmission of official information only, and are subject to Communications Security monitoring at all times. Use of the telephone constitutes consent to this monitoring.

ARE YOU UP TO STANDARDS (of Dress)?

Base Order 1020.8P of 13 January 1983 entitled "Uniform Regulations" contains a section concerning the standards of dress for non-military personnel. Although no publication can truly establish standards that apply across-the-board, the regulation does give some good guidance.

Key to what the regulation calls "appropriate civilian attire" is a common sense approach to standards of safety, decency, neatness and cleanliness. Torn, ragged or excessively dirty clothes are described as not meeting good grooming standards. Clothing must meet approved safety standards when worn within Base facilities or working areas.

Appropriate attire for ladies specifically excludes hot pants, short shorts, halters or tops which are exceptionally revealing, cut-off shorts and uncovered hair rollers.

Footwear for men and women is to be that which is designed and intended for outdoor use. This specifically excludes shower type shoes. Footwear with a firm sole is required for all drivers as a safety measure.

Basically, when in doubt about appropriate attire for your particular work site or section, ask your supervisor. He/she is in the best position to either know the standards or where to get them. If you believe the supervisor is being unfair with you or placing an undue burden upon you, you may, as always, seek redress (no pun intended) through the appropriate grievance procedure.

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(BENNY SUGGS)

award of \$25 for his suggestion to remove 20 feet of ladder from the base of the water towers at the Water Treatment Plant, in order to enhance security to the elevated tanks and assist in precluding unauthorized personnel from gaining access to the structures. The award was based on intangible benefits.

Congratulations to each suggester who also received a "Beneficial Suggestion Winner" coffee mug.

If you would like to be a winner like one of the above mentioned persons, submit a Beneficial Suggestion today! It's easy. Just analyze your own job and see if there isn't some cost effective means of doing it a simpler way, thereby saving yourself time and perhaps money to the government. If you need a suggestion form, ask your supervisor or call extension 1579 and one will be sent to you.

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AFGE MEETING: 7:30 p.m., 16 August 1984; AFGE Office Building, Gum Branch Road

FMA MEETING: 7:30 p.m., 23 August 1984, Carolina Barbecue, Highway 17 South. All supervisors are invited to attend.

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Training is great! Try some. Call 1539 today.

"FUNERAL RULE" AIDS CONSUMERS

One of the most traumatic times in a person's life is when a loved one dies. It is usually an intensely emotional time. Unfortunately, it's also a time when many costly decisions regarding funeral services and burials must be made.

For the past 10 years, the Federal Trade Commission (FTC) has been looking at funeral industry practices. It found that funerals (each year, some two million funerals are arranged in the United States) were expensive and that many consumers were making purchases under emotional stress and in many cases without all the facts.

Lewis Rose, a staff attorney with the FTC, says, "Because of these findings, we thought it was proper to look into the industry."

What resulted is the Funeral Rule. Rose says it is "designed to give the consumer information," to make it easier to select only those goods and services wanted or needed and to pay for only those selected.

One of the major aspects of the new rule is that funeral directors are now required to quote prices over the telephone. This will allow consumers to compare prices and choose the best offer.

Once a person has chosen a funeral parlor, a list of services and the fees charged must be provided. The cost of each service, from the casket to renting viewing rooms, must be shown and included in a listing of all proposed services before a contract is signed. "Once the final total is made, the consumer can still make changes before signing the document," says Rose.

The new rule also contains information about embalming.

"Research done by the Federal Trade Commission found that a majority of people questioned thought embalming was necessary," says Rose. "In fact, embalming is not required by law except in certain special cases. The new rule requires that this information be included on the itemized price list."

The Federal Trade Commission has published a brochure, "Consumer Guide to the FTC Funeral Rule," which summarizes the new rule. For a free copy, write:

FTC Funeral Brochure
P. O. Box 37078
Washington, DC 20013

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Following is an excerpt from BO 12750.1H, enclosure (1), "Guideline Schedule of Disciplinary Offenses and Recommended Remedies," showing types of offenses and the range of remedies (penalties) that are appropriate. Remedies in general range from a minimum to maximum indicated for the offense, depending on the gravity of the offense, past record, position of employee and may be greater or lesser as circumstances warrant:

Falsifying attendance record for oneself or another employee; first offense, reprimand to 5-day suspension; second offense, 5-day suspension to removal; third offense, 10-day suspension to removal.

DON'T LET IT BUG YOU!

Rocky Mountain spotted fever, usually a springtime-summertime disease, may result from the bite of a wood tick. The American Public Health Association says that people who play or work outdoors in wooded areas should always use insect repellent, and that if ticks are found on the skin, they should be promptly and carefully removed. Observe these pointers:

--Use a slow, steady pull to remove a tick, taking care not to crush it or leave its head embedded and venom in place.

--Use tweezers if you have them. Heating the tweezer tips, or dipping them in alcohol or phenol, will cause the tick to loosen its grip and make detachment easier.



**Safety
SAM
SEZ.....**

PROTECT YOUR HANDS

Have you ever marvelled at:

*The strong hands of an all star quarterback as he whips a perfect forward pass far downfield to a waiting receiver?

*The sure hands of a bricklayer as he lays rows upon rows of bricks all straight and true?

*The potter's hands that shape and reshape wet, formless clay into a thing of beauty?

*The firm hand of a friend, clasped in a handshake?

*The soft, comforting hands of a mother as she quiets her child?

*The hands that help you dress, wash, shave, write and feed yourself?

*The hands that help you drive your automobile?

*The hands that perform manual tasks of all kinds?

YOUR HANDS - They are quite a creation! Nothing man has yet engineered has been able to duplicate them for sheer dexterity, versatility, or adaptability in the performance of so many different tasks.

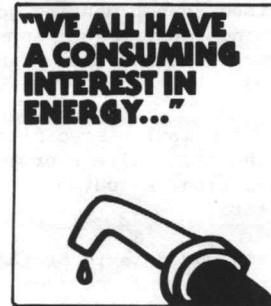
Biologically, man is a pretty defenseless creature for his size. He has no long canine teeth, no claws, no tough protective hide. He has, however, thumbs and fingers -- a feature that has made him master of the earth.

Without his hands, he is a thinking, walking, speaking person. **WITH HIS HANDS**, he's a thinking, walking, speaking and **DOING** person. He can pick up and manipulate tools and weapons. He can do

thousands of different things with his hands **IF THEY ARE NOT INJURED.**

Watch them. . . .
Guard them. . . .
Prize them! ! ! !

They are the only ones you will ever have. Don't take chances with them. Protect them in all ways -- and they will always serve you faithfully.



COUNTERFEIT MONEY HAS FISHY LOOK

If George Washington gives you the fish eye instead of that usual sharp-eyed look when you glance at your dollar bills, you could be the victim of a counterfeiter.

And you wouldn't be the only one. According to the U. S. Secret Service, about \$7.8 million in phony money circulated last year; \$64 million more was seized before it hit the streets.

How do you recognize the stuff? Besides the lifeless looking portrait, says a Secret Service spokesman, funny money can have an unclear Treasury seal, with possibly uneven, blunt or broken points on it.

Paper quality is also important. Genuine bills have tiny red and blue fibers embedded throughout. Counterfeiters sometimes use surface markings to imitate the fibers.

Other signs. Unclear scroll work along the border, and differences in ink shades and spacing of the serial numbers.

What should you do if you end up with counterfeit money? If you got it from your bank or credit union, give it back to them. If they gave it to you, they will take the loss. Otherwise, you will.

Not surprisingly, the government doesn't reimburse people for phony bills. The reason is simple. Counterfeiters or their agents could turn in their own phony money for the real thing and claim they were the innocent victims.

However, true innocent victims of counterfeiters can help. Says the Secret Service: Remember anything you can about the person, his accomplices or the vehicles used. Handle the bills as little as possible to preserve fingerprints. Initial and date the bill, put it in an envelope and turn it -- and the information -- over to the Secret Service or the local police.